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DECISION (EU) 2025/451 OF THE EUROPEAN CENTRAL BANK

of 21 February 2025

amending Decision (EU) 2024/461 on the reporting by national competent authorities to the European Central Bank of information on remuneration, gender pay gap, approved higher ratios and high earners for the purposes of benchmarking (ECB/2024/2) *(ECB/2025/7)*

THE GOVERNING COUNCIL OF THE EUROPEAN CENTRAL BANK,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Council Regulation (EU) No 1024/2013 of 15 October 2013 conferring specific tasks on the European Central Bank concerning policies relating to the prudential supervision of credit institutions ([1]), and in particular Article 6(2) thereof,

Having regard to Regulation (EU) No 468/2014 of the European Central Bank of 16 April 2014 establishing the framework for cooperation within the Single Supervisory Mechanism between the European Central Bank and national competent authorities and with national designated authorities (SSM Framework Regulation) (ECB/2014/17) ([2]), and in particular Article 21 and Article 140(4) thereof,

Having regard to the proposal of the Supervisory Board,

Whereas:

(1) Decision (EU) 2024/461 of the European Central Bank (ECB/2024/2) ([3]) lays down the requirements concerning the submission to the European Central Bank of information reported to the national competent authorities (NCAs) by supervised entities for the purposes of benchmarking remuneration trends and practices, the gender pay gap, approved higher ratios and high earners.

(2) Pursuant to Article 91(11) of Directive 2013/36/EU of the European Parliament and of the Council ([4]), competent authorities are required to collect the information disclosed in accordance with Article 435(2), point (c), of Regulation (EU) No 575/2013 of the European Parliament and of the Council ([5]) and use it to benchmark diversity practices. The competent authorities must provide the European Banking Authority (EBA) with that information, and the EBA is to use it to benchmark diversity practices at Union level.

(3) On 18 December 2023 the EBA issued Guidelines on the benchmarking of diversity practices, including diversity policies and gender pay gap, under Directive 2013/36/EU and Directive (EU) 2019/2034 (EBA/GL/2023/08) ([6]). The Guidelines set out the process on how a representative sample of institutions should be formed and specify, for the purposes of the harmonised benchmarking of diversity practices at the level of the management body, the information to be provided to competent authorities and from competent authorities to the EBA, including information disclosed in accordance with Article 435(2), point (c), of Regulation (EU) No 575/2013. The Guidelines also specify, for the purposes of the harmonised benchmarking of the gender pay gap at the level of the management body, the information to be provided to competent authorities and from competent authorities to the EBA in accordance with Article 75(1) of Directive 2013/36/EU.

(4) In view of the issuance of the EBA Guidelines EBA/GL/2023/08, it is appropriate to amend Decision (EU) 2024/461 (ECB/2024/2) to also include the collection of data on diversity practices at the level of the management body, including information disclosed in accordance with Article 435(2), point (c), of Regulation (EU) No 575/2013, and data on diversity policies and the gender pay gap at the level of the management body.

([1]) OJ L 287, 29.10.2013, p. 63.
([2]) OJ L 141, 14.5.2014, p. 1.
([3]) OJ L, 2024/461, 8.2.2024, ELI: https://data.europa.eu/eli/dec/2024/461/oj.
([4]) Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176, 27.6.2013, p. 338).
([5]) Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).
([6]) Available on the EBA website.

(5) Therefore, Decision (EU) 2024/461 (ECB/2024/2) should be amended accordingly,

HAS ADOPTED THIS DECISION:

Article 1

Amendments

Decision (EU) 2024/461 (ECB/2024/2) is amended as follows:

(1) the title is replaced by the following:

'Decision (EU) 2024/461 of the European Central Bank of 29 January 2024 on the reporting by national competent authorities to the European Central Bank of information on remuneration, gender pay gap, approved higher ratios, high earners and diversity practices at the level of the management body for the purposes of benchmarking (ECB/2024/2)';

(2) Article 1 is replaced by the following:

'*Article 1*

Subject matter and scope

This Decision lays down the requirements concerning the submission to the European Central Bank (ECB) of information reported to the national competent authorities (NCAs) by supervised entities for the purposes of benchmarking remuneration trends and practices, the gender pay gap, approved higher ratios, high earners and diversity practices at the level of the management body.';

(3) the following Article 4a is inserted:

'*Article 4a*

Requirements for the submission of information on diversity practices

NCAs shall submit to the ECB every three years the information on diversity practices at the level of the management body, including diversity policies and the gender pay gap at the level of the management body, specified in Annexes I to XI of EBA Guidelines EBA/GL/2023/08 and reported on an individual basis by the supervised entities established in their respective participating Member State in accordance with the EBA Decision concerning supervisory reporting for diversity benchmarking to the EBA and amendment of the Annex to EUCLID Decision (EBA/DC/2020/335) (EBA/DC/516) (*). If an NCA collects information on diversity practices from supervised entities that are not part of a sample of reporting entities in line with the criteria specified in EBA Decision EBA/DC/516, such information shall not be submitted to the ECB.

(*) Available on the EBA website.';

(4) in Article 5, the following paragraph 4 is added:

'4. NCAs shall submit to the ECB the information referred to in Article 4a in accordance with the following:

(a) for significant supervised entities, NCAs shall, upon receipt of the data in accordance with the 30 April remittance date and after performing the initial data checks referred to in Article 8, submit to the ECB that information without undue delay;

(b) for less significant supervised entities, NCAs shall submit that information to the ECB at the latest by 12:00 Central European Time (CET) on 15 June.'.

Article 2

Taking effect

This Decision shall take effect on the day of its notification to the addressees.

Article 3

Addressees

This Decision is addressed to the national competent authorities of the participating Member States.

Done at Frankfurt am Main, 21 February 2025.

The President of the ECB
Christine LAGARDE